



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [WESBANCO, INC.](#)

**City/State** [WHEELING, WV](#)

## Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [17,105,612](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WESBANCO, INC.](#)

[1 BANK PLAZA](#)

[WHEELING, WV 26003](#)

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## Summary Ratios

	03/31/2022	03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	17,030,309	16,587,586			16,888,886			16,377,201			12,840,864		
Net income (\$000) .....	44,124	73,115			242,260			122,044			158,873		
Number of BHCs in peer group .....	134	133			130			128			125		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.57	2.55	49	2.85	2.67	59	2.75	2.60	58	2.97	2.77	62	3.17	3.01	53
+ Non-interest income .....	0.71	0.97	42	0.79	1.13	36	0.77	1.04	38	0.75	1.21	33	0.87	1.32	35
- Overhead expense .....	2.05	2.18	48	2.07	2.28	38	2.08	2.17	48	2.16	2.57	31	2.42	2.69	38
- Provision for credit losses .....	-0.08	0.04	17	-0.67	-0.12	5	-0.38	-0.09	6	0.66	0.51	74	0.09	0.15	38
+ Securities gains (losses) .....	0	0	77	0	0.01	66	0	0.01	52	0.02	0.02	58	0.02	0.01	87
+ Other tax equivalent adjustments .....	0	0	7	0	0	48	0	0	13	0	0	84	0	0	42
= Pretax net operating income (tax equivalent) .....	1.30	1.35	45	2.24	1.78	81	1.82	1.66	66	0.92	1.04	37	1.56	1.56	47
Net operating income .....	1.04	1.03	51	1.76	1.36	82	1.43	1.26	71	0.75	0.81	39	1.24	1.19	51
Net income .....	1.04	1.02	51	1.76	1.35	82	1.43	1.26	71	0.75	0.82	38	1.24	1.19	51
Net income (Subchapter S adjusted) .....		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.04	2.96	56	3.47	3.18	66	3.31	3.06	65	3.81	3.55	66	4.39	4.41	51
Interest expense .....	0.12	0.20	29	0.24	0.29	47	0.18	0.25	41	0.43	0.52	44	0.75	1.08	27
Net interest income (tax equivalent) .....	2.92	2.75	58	3.24	2.88	70	3.13	2.80	69	3.38	3.01	69	3.63	3.33	62
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.09	23	0.02	0.16	25	0.02	0.11	22	0.06	0.27	22	0.09	0.21	40
Earnings coverage of net loan and lease losses (X) .....	1,861.22	38.54	97	102.13	25.70	87	138.53	39.72	85	35.05	22.91	79	26.94	24.40	68
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.21	1.20	57	1.49	1.49	55	1.25	1.23	58	1.72	1.58	68	0.51	0.83	22
Allowance for loan and lease losses / Total loans and leases .....	1.21	1.17	57	1.47	1.47	56	1.25	1.20	58	1.70	1.55	68	0.51	0.81	23
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.34	0.47	38	0.32	0.70	16	0.37	0.49	38	0.34	0.71	16	0.47	0.57	42
30–89 days past due loans and leases / Total loans and leases .....	0.29	0.32	57	0.19	0.33	35	0.28	0.32	54	0.29	0.39	44	0.35	0.43	51
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-7.60	-1.97	29	1.88	-0.51	58	-6.24	-2.33	38	2.30	3.20	51	14.23	14.45	52
Net short-term noncore funding dependence .....	-8.60	-6.65	34	-0.24	-6.88	73	-7.76	-7.71	45	-0.52	-4.76	63	9.63	3.38	65
Net loans and leases / Total assets .....	56.32	59.31	39	62.73	60.99	52	56.95	58.67	47	65.61	61.58	58	65.29	63.77	40
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.67	9.06	72	10.74	9.15	86	10.02	8.98	74	10.51	9.13	85	11.30	9.76	83
Holding company equity capital / Total assets .....	14.89	10.29	97	16.33	10.72	97	15.91	10.71	96	16.78	11.16	96	16.50	12.43	88
Total equity capital (including minority interest) / Total assets .....	14.89	10.40	97	16.33	10.85	97	15.91	10.82	96	16.78	11.29	96	16.50	12.57	88
Common equity tier 1 capital / Total risk-weighted assets .....	12.01	12.21	52	13.65	12.57	70	12.77	12.42	62	13.40	12.38	71	12.89	12.17	73
Net loans and leases / Equity capital (X) .....	3.78	5.82	10	3.84	5.73	13	3.58	5.53	11	3.91	5.58	15	3.96	5.21	21
Cash dividends / Net income .....	52.28	33.45	86	33.68	23.13	67	39.54	28.27	72	72.48	42.30	89	45.17	33.12	73
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	0.28	9.35	14	6.60	16.49	26	3.06	10.50	21	4.49	16.68	15	26	9.26	87
Equity capital .....	-8.55	4.03	11	7.71	9.13	57	-2.31	7.46	7	6.28	6.99	51	31.08	10.49	90
Net loans and leases .....	-9.96	6.29	4	4.01	7.22	46	-10.54	3.36	6	4.99	9.07	36	34.69	9.10	91
Noncore funding .....	-39.22	-10.65	14	-59.88	-25.09	6	-42.80	-14.79	18	-46.31	-12.18	9	32.39	6.59	85
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	5.80	11.08	42	1.26	11.33	26	0	10.95	12	1.27	13.56	24	1.40	13.04	30
Equity investment in subsidiaries / Equity capital .....	100.04	103.47	40	97.34	102.85	20	98.26	103.22	21	97.42	102.81	19	99.54	103.22	27
Cash from ops + noncash items + op expense / Op expense + dividends .....	154.46	125.04	63	100.97	98.58	45	237.70	154.48	82	68.67	147.24	9	128.99	190.27	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	93,085	109,463	416,128	466,241	393,897	-14.96	43.12
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	91,571	107,781	409,487	459,617	388,011	-15.04	43.04
Tax-exempt income on loans and leases.....	1,514	1,682	6,641	6,624	5,886	-9.99	48.00
Estimated tax benefit on income on loans and leases.....	402	447	1,765	1,761	1,565	-9.97	-26.94
Income on loans and leases (tax equivalent).....	93,487	109,910	417,893	468,002	395,462	-14.94	42.53
Investment interest income (tax equivalent).....	19,610	16,041	70,802	74,934	90,394	22.25	14.63
Interest on balances due from depository institutions.....	0	22	75	117	168	-100.00	-100.00
Interest income on other earning assets.....	598	673	2,421	5,068	5,843	-11.14	9.52
Total interest income (tax equivalent).....	113,695	126,646	491,191	548,121	491,867	-10.23	36.57
Interest on time deposits of \$250K or more .....	668	1,202	4,191	8,818	6,780	-44.43	38.59
Interest on time deposits < \$250K.....	605	1,168	3,432	4,744	8,851	-48.20	-68.64
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,396	1,885	6,503	13,487	27,823	-25.94	-24.46
Interest on other borrowings and trading liabilities.....	1,686	3,571	10,522	31,479	39,507	-52.79	-63.53
Interest on subordinated debt and mandatory convertible securities .....	108	750	2,385	3,268	1,387	-85.60	-66.56
Total interest expense.....	4,463	8,576	27,033	61,796	84,348	-47.96	-51.52
Net interest income (tax equivalent).....	109,232	118,070	464,158	486,325	407,519	-7.49	47.52
Non-interest income.....	30,089	32,607	130,764	123,022	111,636	-7.72	34.19
Adjusted operating income (tax equivalent) .....	139,321	150,677	594,922	609,347	519,155	-7.54	44.42
Overhead expense.....	87,108	85,888	351,392	353,010	311,200	1.42	61.15
Provision for credit losses.....	-3,438	-27,958	-64,274	107,741	11,065		
Securities gains (losses) .....	29	101	195	2,726	3,097	-71.29	141.67
Other tax equivalent adjustments .....	-2	0	-2	1	0		
Pretax net operating income (tax equivalent).....	55,538	92,803	307,908	151,360	200,097	-40.15	39.92
Applicable income taxes .....	9,859	18,202	59,589	23,035	34,341	-45.84	-7.18
Tax equivalent adjustments .....	1,555	1,486	6,059	6,281	6,883	4.64	-51.16
Applicable income taxes (tax equivalent).....	11,414	19,688	65,648	29,316	41,224	-42.03	-17.33
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	44,124	73,115	242,260	122,044	158,873	-39.65	70.46
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	44,124	73,115	242,260	122,044	158,873	-39.65	70.46
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	44,124	73,115	242,260	122,044	158,873	-39.65	70.46
Investment securities income (tax equivalent).....	19,610	16,041	70,802	74,934	90,394	22.25	14.63
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,241	1,141	4,518	4,659	4,608	8.76	326.46
Mortgage-backed securities .....	10,020	8,141	36,707	40,389	49,702	23.08	53.33
All other securities .....	8,349	6,759	29,577	29,886	36,084	23.52	-18.80
Cash dividends declared.....	23,069	24,626	95,792	88,459	71,760	-6.32	101.85
Common .....	20,538	22,095	85,667	85,815	71,760	-7.05	79.70
Preferred .....	2,531	2,531	10,125	2,644	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent).....	2.67	2.75	44	3.05	2.96	57	2.91	2.85	51	3.35	3.27	55	3.83	4	34
Less: Interest expense .....	0.10	0.19	28	0.21	0.27	44	0.16	0.23	40	0.38	0.48	40	0.66	0.98	26
Equals: Net interest income (tax equivalent) .....	2.57	2.55	49	2.85	2.67	59	2.75	2.60	58	2.97	2.77	62	3.17	3.01	53
Plus: Non-interest income .....	0.71	0.97	42	0.79	1.13	36	0.77	1.04	38	0.75	1.21	33	0.87	1.32	35
Equals: adjusted operating income (tax equivalent) .....	3.27	3.56	37	3.63	3.87	47	3.52	3.70	39	3.72	4.04	37	4.04	4.41	32
Less: Overhead expense.....	2.05	2.18	48	2.07	2.28	38	2.08	2.17	48	2.16	2.57	31	2.42	2.69	38
Less: Provision for credit losses.....	-0.08	0.04	17	-0.67	-0.12	5	-0.38	-0.09	6	0.66	0.51	74	0.09	0.15	38
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	77	0	0.01	66	0	0.01	51	0.02	0.02	58	0.02	0.01	87
Plus: other tax equivalent adjustments .....	0	0	7	0	0	48	0	0	13	0	0	84	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.30	1.35	45	2.24	1.78	81	1.82	1.66	66	0.92	1.04	37	1.56	1.56	47
Less: Applicable income taxes (tax equivalent).....	0.27	0.31	38	0.47	0.40	74	0.39	0.38	57	0.18	0.23	33	0.32	0.36	36
Less: Minority interest.....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.04	1.03	51	1.76	1.36	82	1.43	1.26	71	0.75	0.81	39	1.24	1.19	51
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.04	1.02	51	1.76	1.35	82	1.43	1.26	71	0.75	0.82	38	1.24	1.19	51
Memo: Net income (last four quarters) .....	1.25	1.17	61	1.04	1.07	46	1.43	1.26	71	0.75	0.82	38	1.24	1.19	51
Net income-BHC and noncontrolling (minority) interest .....	1.04	1.04	48	1.76	1.37	82	1.43	1.27	70	0.75	0.83	38	1.24	1.20	51
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	87.81	93.16	3	87.99	93.08	4	87.89	93.08	3	87.84	92.32	7	87.33	91.05	11
Average interest-bearing funds / Average assets.....	56.44	60.43	34	57.44	62.97	25	56.40	61.99	29	59.43	64.06	29	64.38	65.57	43
Interest income (tax equivalent) / Average earning assets .....	3.04	2.96	56	3.47	3.18	66	3.31	3.06	65	3.81	3.55	66	4.39	4.41	51
Interest expense / Average earning assets.....	0.12	0.20	29	0.24	0.29	47	0.18	0.25	41	0.43	0.52	44	0.75	1.08	27
Net interest income (tax equivalent) / Average earning assets .....	2.92	2.75	58	3.24	2.88	70	3.13	2.80	69	3.38	3.01	69	3.63	3.33	62
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	3.85	3.88	53	4.04	4.05	54	4.02	4.01	55	4.30	4.27	56	4.95	5.09	47
Interest-bearing bank balances .....	0	0.18	1	0.01	0.10	4	0.01	0.14	5	0.03	0.27	1	0.25	2.04	2
Federal funds sold and reverse repos .....		0.28			0.26			0.25			0.68			2.44	
Trading assets .....	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	3	2.93	54	3.43	3.15	65	3.27	3.04	64	3.77	3.51	67	4.32	4.36	48
Investment securities (tax equivalent) .....	1.93	1.78	68	2.23	1.84	78	1.98	1.77	66	2.61	2.25	78	2.97	2.76	71
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.92	1.09	92	2.15	1.30	87	1.93	1.14	88	2.23	1.75	75	2.65	2.32	76
Mortgage-backed securities .....	1.46	1.67	27	1.31	1.60	24	1.40	1.57	35	2.29	2.05	72	2.53	2.61	41
All other securities .....	2.75	2.75	53	3.16	2.93	63	3.06	2.81	63	3.69	3.24	72	3.82	4.06	53
Interest-bearing deposits .....	0.12	0.16	41	0.20	0.26	40	0.16	0.21	42	0.33	0.53	28	0.67	1.10	20
Time deposits of \$250K or more .....	0.90	0.48	90	1.38	0.82	90	1.26	0.66	95	2.12	1.42	92	2.03	1.96	55
Time deposits < \$250K .....	0.24	0.44	19	0.38	0.78	9	0.30	0.62	13	0.34	1.36	1	0.75	1.82	5
Other domestic deposits .....	0.07	0.13	32	0.11	0.17	32	0.09	0.15	34	0.22	0.36	24	0.55	0.93	19
Foreign deposits .....		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos.....	0.12	0.16	41	0.25	0.18	79	0.15	0.17	62	0.48	0.62	53	1.70	1.86	44
Other borrowed funds and trading liabilities .....	0.70	1.14	31	1.42	1.38	54	1.18	1.27	46	1.86	1.50	69	2.13	2.38	33
All interest-bearing funds.....	0.19	0.31	27	0.36	0.42	46	0.28	0.37	42	0.63	0.74	44	1.02	1.49	23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		30,089		32,607		130,764		123,022		111,636		
Fiduciary activities income .....		7,835		7,631		29,511		26,335		26,579		
Service charges on deposit accounts - domestic .....		5,930		4,620		26,338		20,767		25,696		
Trading revenue.....		-539		223		1,006		1,504		1,116		
Investment banking fees and commissions.....		2,221		1,524		6,902		6,192		6,991		
Insurance activities revenue.....		1,027		1,091		4,099		3,894		3,484		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		17		33		513		33		275		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		1,515		6,993		20,105		29,249		9,267		
Other non-interest income.....		12,083		10,492		42,290		35,048		38,228		
Total overhead expenses .....		87,108		85,888		351,392		353,010		311,200		
Personnel expense.....		49,805		48,268		200,273		197,588		171,798		
Net occupancy expense.....		14,807		13,501		55,098		50,545		41,856		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,598		2,896		11,457		13,412		10,340		
Other operating expenses.....		19,898		21,223		84,564		91,465		87,206		
Fee income on mutual funds and annuities.....		1,703		509		4,850		4,263		6,991		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		979,942		1,014,847		1,049,667		992,721		930,855		
Number of equivalent employees .....		2,456		2,490		2,462		2,612		2,705		
Average personnel expense per employee.....		20.28		19.38		81.35		75.65		63.51		
Average assets per employee.....		6,934.16		6,661.68		6,859.82		6,269.99		4,747.08		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		5.66	2.26	82	1.56	2.10	48	3.71	2.17	75	3.47	2.02
Overhead expenses / Net Interest Income + non-interest income .....		63.23	61.09	59	57.57	59.31	40	59.67	59.28	47	58.54	62.28
<b>Percent of Average Assets</b>												
Total overhead expense .....		2.05	2.18	48	2.07	2.28	38	2.08	2.17	48	2.16	2.57
Personnel expense.....		1.17	1.21	47	1.16	1.28	37	1.19	1.21	48	1.21	1.30
Net occupancy expense.....		0.35	0.23	92	0.33	0.24	82	0.33	0.23	85	0.31	0.26
Other operating expenses.....		0.53	0.71	28	0.58	0.73	35	0.57	0.72	32	0.64	0.94
Overhead less non-interest income .....		1.34	1.18	61	1.28	1.10	64	1.31	1.10	65	1.40	1.25
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		62.52	60.59	57	57	58.69	39	59.07	58.83	46	57.93	61.82
Personnel expense.....		35.75	33.94	54	32.03	33.28	36	33.66	32.93	48	32.43	32.36
Net occupancy expense.....		10.63	6.43	93	8.96	6.42	83	9.26	6.23	89	8.29	6.58
Other operating expenses.....		16.15	19.35	26	16.01	18.45	37	16.14	19.18	28	17.21	22.28
Total non-interest income .....		21.60	26.24	44	21.64	28.42	37	21.98	27.67	38	20.19	28.83
Fiduciary activities income .....		5.62	2.31	85	5.06	2.15	84	4.96	2.20	82	4.32	2.09
Service charges on domestic deposit accounts .....		4.26	3.51	60	3.07	3.21	45	4.43	3.27	71	3.41	3.27
Trading revenue.....		-0.39	0.53	8	0.15	0.97	54	0.17	0.62	61	0.25	1.28
Investment banking fees and commissions.....		1.59	2.33	52	1.01	2.51	41	1.16	2.58	45	1.02	2.46
Insurance activities revenue.....		0.74	0.38	79	0.72	0.38	79	0.69	0.36	78	0.64	0.41
Venture capital revenue.....		0	0.02	43	0	0.02	45	0	0.04	44	0	0.01
Net servicing fees .....		0.01	1.49	25	0.02	0.99	29	0.09	0.60	33	0.01	0.01
Net securitization income .....		0	0	48	0	0.01	45	0	0.01	44	0	0
Net gain (loss) - sales of loans, OREO, and other assets .....		1.09	1.74	48	4.64	3.74	67	3.38	3.30	57	4.80	3.92
Other non-interest income.....		8.67	8.92	58	6.96	8.65	46	7.11	9.27	39	5.75	9.65
Overhead less non-interest income .....		40.93	33.42	69	35.36	29.66	66	37.09	30.52	68	37.74	31.93
Applicable income taxes / Pretax net operating income (tax equivalent).....		17.75	20.83	20	19.61	21.04	33	19.35	21.18	28	15.22	18.63
Applicable income tax + TE / Pretax net operating income + TE .....		20.55	22.92	25	21.21	22.74	31	21.32	22.67	26	19.37	21.18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

**Assets**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	7,959,184	8,291,583	7,901,668	8,394,872	8,328,816	-4.01	59.31	
Commercial and industrial loans .....	1,156,958	1,895,241	1,217,157	1,862,150	1,300,641	-38.95	65.75	
Loans to individuals .....	230,124	277,488	236,531	296,222	355,783	-17.07	-34.41	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	2,317	2,744	2,372	2,938	4,583	-15.56	-30.73	
Other loans and leases .....	403,675	393,423	403,970	405,352	326,149	2.61	44.01	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	9,752,258	10,860,479	9,761,698	10,961,534	10,315,972	-10.20	54.10	
Less: Allowance for loan and lease losses .....	117,865	160,040	121,622	185,827	52,429	-26.35	167.50	
Net loans and leases .....	9,634,393	10,700,439	9,640,076	10,775,707	10,263,543	-9.96	53.31	
Debt securities that reprice or mature in over 1 year .....	3,617,575	3,396,489	3,582,679	2,488,272	2,858,216	6.51	63.84	
Mutual funds and equity securities .....	2,766	2,950	2,906	2,995	3,451	-6.24	-49.41	
Subtotal .....	13,254,734	14,099,878	13,225,661	13,266,974	13,125,210	-5.99	55.98	
Interest-bearing bank balances .....	1,168,603	549,894	1,094,057	705,957	38,521	112.51	8721.64	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	451,000	192,463	435,606	221,077	387,095	134.33	550.27	
Trading assets .....	9,991	10,173	10,560	10,052	8,892	-1.79	28.53	
Total earning assets .....	14,884,328	14,852,408	14,765,884	14,204,060	13,559,718	0.21	73.31	
Non-interest-bearing cash and due from depository institutions .....	202,084	208,731	157,604	198,303	195,184	-3.18	90.95	
Premises, fixed assets, and leases .....	219,907	239,863	229,016	249,420	261,014	-8.32	62.96	
Other real estate owned .....	87	375	0	504	4,062	-76.80	-98.90	
Investment in unconsolidated subsidiaries .....	4,033	4,033	4,033	4,033	4,235	0.00	-5.62	
Intangible and other assets .....	1,795,458	1,752,702	1,771,598	1,768,799	1,695,076	2.44	86.37	
Total assets .....	17,105,612	17,057,822	16,927,867	16,424,793	15,719,289	0.28	74.46	
Quarterly average assets .....	17,030,309	16,587,586	16,938,939	16,487,823	13,891,163	2.67	73.90	
Average loans and leases (YTD) .....	9,715,107	10,894,158	10,387,224	10,882,175	7,992,865	-10.82	54.61	
<b>Memoranda</b>								
Loans held-for-sale .....	15,959	153,520	25,277	168,377	43,013	-89.60	39.02	
Loans not held-for-sale .....	9,736,299	10,706,959	9,736,421	10,793,157	10,272,959	-9.07	54.13	
Real estate loans secured by 1–4 family .....	2,517,145	2,781,005	2,548,179	2,889,014	3,051,938	-9.49	15.51	
Commercial real estate loans .....	5,420,193	5,473,616	5,330,730	5,464,227	5,234,623	-0.98	93.57	
Construction and land development .....	997,120	744,476	913,988	767,536	792,174	33.94	68.86	
Multifamily .....	538,484	603,192	515,632	538,402	513,577	-10.73	35.00	
Nonfarm nonresidential .....	3,884,589	4,125,948	3,901,110	4,158,289	3,928,872	-5.85	114.53	
Real estate loans secured by farmland .....	21,846	36,962	22,759	41,631	42,255	-40.90	31.28	
Total investment securities .....	4,071,341	3,591,902	4,021,191	2,712,344	3,248,762	13.35	78.35	
U.S. Treasury securities .....	0	29,997	0	39,982	32,837	-100.00		
US agency securities (excluding mortgage-backed securities) .....	246,229	183,939	242,922	219,461	168,844	33.86	333.01	
Municipal securities .....	1,167,488	804,414	1,013,989	716,890	831,984	45.14	27.36	
Mortgage-backed securities .....	2,607,530	2,512,852	2,710,854	1,673,987	2,129,333	3.77	111.30	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	47,328	57,750	50,520	59,029	82,313	-18.05	-32.19	
Mutual funds and equity securities .....	2,766	2,950	2,906	2,995	3,451	-6.24	-49.41	
Available-for-sale securities .....	2,911,373	2,775,211	3,013,462	1,978,137	2,393,558	4.91	137.65	
U.S. Treasury securities .....	0	29,997	0	39,982	32,837	-100.00		
US agency securities (excluding mortgage-backed securities) .....	240,498	176,328	236,978	211,682	159,628	36.39	450.04	
Municipal securities .....	100,274	111,798	106,340	115,763	145,608	-10.31	-10.12	
Mortgage-backed securities .....	2,553,541	2,432,475	2,652,706	1,584,835	2,006,396	4.98	148.18	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	17,060	24,613	17,438	25,875	49,089	-30.69	-51.80	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-64,209	26,131	23,629	36,971	22,770			
Available-for-sale securities appreciation (depreciation) .....	-146,088	32,728	-6,233	61,479	24,143			
Structured notes, fair value .....	0	0	0	0	10,521		-100.00	
Pledged securities .....	2,075,219	1,787,786	2,078,867	1,774,636	2,026,128	16.08	66.58	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,670,521	4,460,049	4,590,895	4,070,307	3,178,285	4.72	153.28
NOW, ATS and transaction accounts .....	3,405,610	3,126,186	3,380,146	2,839,536	2,316,855	8.94	112.91
Time deposits less brokered deposits < \$250K .....	991,979	1,179,263	1,028,063	1,236,637	1,520,546	-15.88	-4.44
MMDA and other savings accounts .....	4,447,352	4,145,966	4,240,716	3,903,900	3,454,706	7.27	94.63
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	13,515,462	12,911,464	13,239,820	12,050,380	10,470,392	4.68	99.74
Time deposits of \$250K or more .....	277,338	347,088	315,748	350,250	490,431	-20.10	30.29
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	158,538	137,218	141,893	241,950	282,362	15.54	37.09
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	123,535	310,620	128,532	365,576	1,056,357	-60.23	-78.68
Other borrowings w/remaining maturity over 1 year .....	47,449	183,361	107,922	244,985	421,715	-74.12	-86.92
Brokered deposits < \$250K .....	5,097	28,549	10,307	28,808	43,198	-82.15	-96.93
Noncore funding .....	611,957	1,006,836	704,402	1,231,569	2,294,063	-39.22	-57.41
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	280,743	192,430	132,860	192,291	199,869	45.89	71.00
Other liabilities .....	150,134	161,570	157,619	193,816	161,044	-7.08	92.72
Total liabilities .....	14,558,296	14,272,300	14,234,701	13,668,056	13,125,368	2.00	72.38
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	144,484	144,484	144,484	144,484	0	0.00	
Common stock .....	141,834	141,834	141,834	141,834	141,827	0.00	54.89
Common surplus .....	1,636,705	1,636,103	1,635,642	1,634,815	1,636,966	0.04	140.17
Retained earnings .....	998,315	879,786	977,765	831,688	824,694	13.47	63.25
Accumulated other comprehensive income .....	-111,312	9,803	-5,120	31,359	1,201		
Other equity capital components .....	-262,710	-26,488	-201,439	-27,443	-10,767		
Total holding company equity capital .....	2,547,316	2,785,522	2,693,166	2,756,737	2,593,921	-8.55	87.42
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,547,316	2,785,522	2,693,166	2,756,737	2,593,921	-8.55	87.42
Total liabilities and capital .....	17,105,612	17,057,822	16,927,867	16,424,793	15,719,289	0.28	74.46
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,670,521	4,460,049	4,590,895	4,070,307	3,178,285	4.72	153.28
Interest-bearing deposits .....	9,127,376	8,827,052	8,974,980	8,359,131	7,825,736	3.40	72.16
Total deposits .....	13,797,897	13,287,101	13,565,875	12,429,438	11,004,021	3.84	93.09
Long-term debt that reprices within 1 year .....	0	25,000	0	25,000	25,209	-100.00	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,693,166	2,756,737	2,756,737	2,593,921	1,978,827		
Accounting restatements .....	0	0	0	-26,591	0		
Net income .....	44,124	73,115	242,260	122,044	158,873		
Net sale of new perpetual preferred stock .....	0	0	0	144,484	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	373	569	3,096	976	159		
Less: Purchase of treasury stock .....	62,323	0	182,977	25,296	10,298		
Changes incident to business combinations .....	0	0	0	0	493,935		
Less: Dividends declared .....	23,069	24,626	95,792	88,459	71,760		
Change in other comprehensive income .....	-106,192	-21,556	-36,479	30,158	39,072		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	1,237	1,283	6,321	5,500	5,113		
Holding company equity capital, ending balance .....	2,547,316	2,785,522	2,693,166	2,756,737	2,593,921		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	46.53	37.11	71	48.61	36.10	79	46.68	36.25	76	51.11	36.22	82	52.98	37.78	72
Commercial and industrial loans .....	6.76	10.78	29	11.11	13.88	37	7.19	10.76	29	11.34	13.52	37	8.27	12.02	31
Loans to individuals .....	1.35	3.61	48	1.63	3.42	51	1.40	3.36	51	1.80	3.40	51	2.26	4.20	52
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.01	0.17	39	0.02	0.19	38	0.01	0.18	38	0.02	0.19	39	0.03	0.24	46
Other loans and leases.....	2.36	4.19	39	2.31	4.29	37	2.39	4.47	36	2.47	4.63	34	2.07	5.01	28
Net loans and leases.....	56.32	59.31	39	62.73	60.99	52	56.95	58.67	47	65.61	61.58	58	65.29	63.77	40
Debt securities over 1 year.....	21.15	19.47	61	19.91	16.70	66	21.16	19.46	62	15.15	15.55	50	18.18	14.60	70
Mutual funds and equity securities .....	0.02	0.06	40	0.02	0.06	47	0.02	0.06	43	0.02	0.05	44	0.02	0.06	49
Subtotal .....	77.49	80.04	29	82.66	78.43	63	78.13	79.22	36	80.77	78.16	51	83.50	79.65	48
Interest-bearing bank balances .....	6.83	7.18	48	3.22	9.08	14	6.46	8.50	43	4.30	7.51	28	0.25	3.06	4
Federal funds sold and reverse repos .....	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	2.64	1.65	75	1.13	1.59	47	2.57	1.56	77	1.35	1.68	53	2.46	1.91	69
Trading assets .....	0.06	0.52	51	0.06	0.56	45	0.06	0.49	47	0.06	1.01	41	0.06	1.19	38
Total earning assets.....	87.01	91.28	6	87.07	91.48	6	87.23	91.77	7	86.48	91.05	6	86.26	89.53	15
Non-interest cash and due from depository institutions.....	1.18	0.96	70	1.22	1	68	0.93	0.82	61	1.21	1.07	57	1.24	1.14	57
Other real estate owned.....	0	0.01	28	0	0.02	24	0	0.01	9	0	0.02	24	0.03	0.03	57
All other assets.....	11.81	7.70	92	11.71	7.44	92	11.84	7.35	91	12.32	7.82	91	12.50	9.27	84
<b>Memoranda</b>															
Short-term investments .....	9.47	10.28	57	4.35	11.92	12	9.04	11.47	43	5.64	11.17	26	2.71	7.63	36
U.S. Treasury securities.....	0	1.80	9	0.18	0.98	53	0	1.47	10	0.24	0.84	61	0.21	1.03	52
US agency securities (excluding mortgage-backed securities) .....	1.44	0.79	77	1.08	0.73	73	1.44	0.82	77	1.34	0.63	76	1.07	0.54	77
Municipal securities .....	6.83	1.72	91	4.72	1.77	85	5.99	1.73	88	4.36	1.69	81	5.29	1.34	90
Mortgage-backed securities .....	15.24	14.04	60	14.73	12.38	63	16.01	14.14	63	10.19	11.75	45	13.55	11.44	64
Asset-backed securities .....	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0.28	0.55	51	0.34	0.46	57	0.30	0.53	51	0.36	0.42	60	0.52	0.39	71
Loans held-for-sale.....	0.09	0.40	44	0.90	0.46	79	0.15	0.55	45	1.03	0.52	78	0.27	0.39	55
Loans held for investment .....	56.92	59.15	39	62.77	61.15	52	57.52	58.06	47	65.71	61.72	57	65.35	63.50	40
Real estate loans secured by 1–4 family .....	14.72	11.67	70	16.30	11.69	70	15.05	11.46	70	17.59	11.91	72	19.42	13.29	74
Revolving .....	3.65	1.40	93	3.63	1.51	91	3.68	1.42	92	3.83	1.66	91	4.03	2.07	79
Closed-end, secured by first liens .....	10.92	9.94	63	12.47	9.76	66	11.22	9.67	66	13.55	9.81	71	15.11	10.69	75
Closed-end, secured by junior liens .....	0.15	0.17	64	0.20	0.21	62	0.16	0.17	66	0.21	0.22	62	0.27	0.28	61
Commercial real estate loans .....	31.69	23.42	69	32.09	22.27	77	31.49	22.69	72	33.27	22.22	80	33.30	22.23	73
Construction and land development.....	5.83	3.49	77	4.36	3.32	66	5.40	3.34	77	4.67	3.40	67	5.04	3.44	71
Multifamily.....	3.15	3.52	56	3.54	3.21	64	3.05	3.57	54	3.28	3.12	63	3.27	3.01	63
Nonfarm nonresidential .....	22.71	15.11	77	24.19	14.77	82	23.05	14.57	79	25.32	14.72	84	24.99	14.69	78
Real estate loans secured by farmland.....	0.13	0.33	60	0.22	0.33	63	0.13	0.30	60	0.25	0.33	65	0.27	0.36	66

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	81.61	61.87	82	76.35	57.91	84	80.95	61.05	83	76.58	57.15	88	80.74	57.46	88
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	25.81	20.07	71	25.61	19.43	68	26.10	19.86	69	26.36	19.43	72	29.58	20.75	78
Real estate loans secured by 1–4 family.....	6.40	2.35	94	5.71	2.45	90	6.38	2.43	93	5.74	2.64	88	6.15	3.15	84
Revolving .....	19.41	17.49	62	19.90	16.76	66	19.72	17.24	65	20.61	16.59	67	23.44	17.39	73
Closed-end.....	55.58	38.39	78	50.40	35.36	81	54.61	37.86	80	49.85	34.63	82	50.74	33.52	83
Construction and land development.....	10.22	5.82	79	6.85	5.29	64	9.36	5.65	78	7	5.26	69	7.68	5.09	73
1–4 family.....	3.03	1.29	84	1.64	1.05	74	2.53	1.18	80	1.69	0.93	74	1.57	0.94	73
Other.....	7.19	4.49	76	5.22	4.21	62	6.83	4.40	74	5.32	4.19	65	6.11	4.02	74
Multifamily.....	5.52	5.66	60	5.55	5.08	64	5.28	5.78	57	4.91	4.96	58	4.98	4.69	61
Nonfarm nonresidential .....	39.83	25	80	37.99	23.47	86	39.96	24.56	81	37.94	22.93	87	38.09	22.15	88
Owner-occupied.....	12.59	8.44	73	11.63	7.93	72	12.58	8.29	74	11.40	7.68	72	12.02	7.72	77
Other.....	27.24	16.32	85	26.36	15.25	91	27.38	15.94	86	26.53	14.95	92	26.07	14.34	90
Real estate loans secured by farmland.....	0.22	0.59	60	0.34	0.56	63	0.23	0.54	59	0.38	0.54	65	0.41	0.55	65
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	11.86	18.81	25	17.45	23.16	31	12.47	18.86	29	16.99	22.17	31	12.61	19.53	27
Loans to individuals .....	2.36	6.52	48	2.56	6.02	51	2.42	6.24	51	2.70	6.13	50	3.45	7.13	50
Credit card loans .....	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.02	0.31	40	0.03	0.33	37	0.02	0.34	36	0.03	0.32	39	0.04	0.37	43
Other loans and leases.....	4.14	8.03	42	3.62	8.05	38	4.14	8.75	40	3.70	9.09	35	3.16	9.85	30
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	489.30	395.39	70	467.38	382.51	67	473.90	391.81	67	480.72	381.27	71	557.42	391.26	79
Real estate loans secured by 1–4 family.....	154.74	125.02	72	156.76	124.29	66	152.83	126.06	69	165.44	125.03	67	204.26	138.18	75
Revolving .....	38.38	14.84	92	34.95	16.14	86	37.36	15.44	90	36.04	17.42	85	42.44	21.26	81
Closed-end.....	116.37	108.83	58	121.81	106.79	61	115.47	108.85	56	129.40	106.14	62	161.81	115.20	75
Commercial real estate loans .....	333.21	249.33	72	308.54	237.40	66	319.71	245.88	69	312.90	234.65	66	350.34	229.44	75
Construction and land development.....	61.30	36.95	78	41.96	35.26	62	54.82	35.95	72	43.95	35.62	64	53.02	34.95	71
1–4 family.....	18.16	8.02	81	10.02	6.84	71	14.84	7.42	79	10.58	6.34	71	10.84	6.61	70
Other.....	43.14	28.49	72	31.95	28.01	58	39.98	28.11	70	33.37	28.16	61	42.18	27.32	74
Multifamily.....	33.10	37.99	55	34	34.02	64	30.93	38.66	53	30.83	32.74	59	34.37	31.04	66
Nonfarm nonresidential .....	238.81	160.85	74	232.57	157.71	76	233.97	158.05	76	238.12	155.06	78	262.95	152.10	81
Owner-occupied.....	75.50	53.96	69	71.22	52.99	67	73.68	52.99	70	71.56	52.37	68	82.99	53.07	75
Other.....	163.30	105.37	79	161.35	102.29	80	160.29	102.54	80	166.56	100.54	82	179.96	97.41	85
Real estate loans secured by farmland.....	1.34	3.46	59	2.08	3.50	63	1.36	3.22	60	2.38	3.44	64	2.83	3.60	65
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	71.12	113.45	31	106.83	145.22	33	73	114.45	33	106.63	139.91	35	87.05	122.02	34
Loans to individuals .....	14.15	36.67	48	15.64	35.91	52	14.19	34.55	51	16.96	37.47	52	23.81	43.51	50
Credit card loans .....	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.14	1.66	39	0.15	1.94	39	0.14	1.86	37	0.17	1.88	39	0.31	2.18	44
Other loans and leases.....	24.82	47.86	38	22.18	47.52	33	24.23	51.06	35	23.21	49.54	30	21.83	52.44	27
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	43.01	30.57	77	38.89	27.81	81	42.06	30.07	77	38.58	27.32	82	38.96	26.45	81
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	257.88	198.65	70	238.09	185.94	66	246.22	195.33	68	242.18	183.76	65	268.99	178.57	76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	333.39	256.17	70	309.31	243.39	64	319.89	252.85	67	313.74	240.85	65	351.98	236.10	75

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	9.47	10.28	57	4.35	11.92	12	9.04	11.47	43	5.64	11.17	26	2.71	7.63	36
Liquid assets .....	24.75	28.10	41	20.49	27.16	31	24.91	29.03	40	17.34	26.22	25	16.37	22.44	39
Investment securities .....	23.80	21.67	60	21.06	18.78	61	23.75	21.63	60	16.51	17.85	45	20.67	16.99	69
Net loans and leases .....	56.32	59.31	39	62.73	60.99	52	56.95	58.67	47	65.61	61.58	58	65.29	63.77	40
Net loans, leases and standby letters of credit .....	56.51	60.12	37	63.03	61.79	51	57.13	59.49	46	65.92	62.48	57	65.68	64.84	38
Core deposits .....	79.01	76.85	42	75.69	73.69	44	78.21	75.71	45	73.37	70.67	44	66.61	63.09	46
Noncore funding .....	3.58	9.46	22	5.90	11.95	31	4.16	10.30	24	7.50	14.13	33	14.59	19.36	42
Time deposits of \$250K or more .....	1.62	1.46	66	2.03	1.96	59	1.87	1.58	67	2.13	2.11	58	3.12	2.94	57
Foreign deposits .....	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0.93	1.11	61	0.80	1.22	50	0.84	1.23	55	1.47	1.47	66	1.80	1.94	63
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.93	0.44	71	0.80	0.60	60	0.84	0.54	67	1.47	0.54	78	1.80	0.48	79
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0.72	1.03	56	1.82	1.11	72	0.76	1	56	2.23	1.24	75	6.72	3.01	87
Earning assets that reprice within 1 year .....	19.47	36.68	11	18.92	38.67	8	19.66	37.37	10	20.47	39.38	11	22.62	39.29	9
Interest-bearing liabilities that reprice within 1 year .....	4.59	6.16	51	6.06	7.73	49	4.98	6.39	53	6.43	8.20	48	8.47	10.19	46
Long-term debt that reprices within 1 year .....	0	0.22	32	0.15	0.28	67	0	0.26	30	0.15	0.47	62	0.16	0.96	53
Net assets that reprice within 1 year .....	14.89	29.01	18	12.72	29.49	14	14.68	29.65	17	13.89	29.11	17	13.98	26.63	15
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-7.60	-1.97	29	1.88	-0.51	58	-6.24	-2.33	38	2.30	3.20	51	14.23	14.45	52
Net short-term noncore funding dependence .....	-8.60	-6.65	34	-0.24	-6.88	73	-7.76	-7.71	45	-0.52	-4.76	63	9.63	3.38	65
Short-term investment / Short-term noncore funding .....	337.23	265.83	70	104.86	246.74	26	303.61	273.46	65	108.03	184.19	36	25.18	77.77	34
Liquid assets - short-term noncore funding / Nonliquid assets .....	29.17	35.38	45	20.55	30.67	39	29.20	36.68	40	14.65	28.18	34	6.72	16.97	35
Net loans and leases / Total deposits .....	69.83	73.06	44	80.53	76.22	65	71.06	72.79	47	86.70	79.43	72	93.27	90.31	55
Net loans and leases / Core deposits .....	71.28	78.05	41	82.88	83.77	56	72.81	78.25	43	89.42	88.34	60	98.02	103.93	44
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-4.17	-3.53	36	1.57	0.62	78	1.49	0.12	88	2.29	1.57	70	1.58	0.72	80
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-9.49	-8.82	41	1.97	1.31	69	-0.39	-0.25	43	3.80	4.31	55	1.67	1.36	64
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.15			0			-0.02			0.02		0.01	0	75
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	28.42	20.27	61	22.65	12.84	70	24.99	14.28	71	26.96	11.38	77	26.22	12.67	73
Available-for-sale securities .....	71.51	77.97	40	77.26	85.49	30	74.94	83.77	29	72.93	87.23	23	73.68	85.40	27
U.S. Treasury securities .....	0	8.39	9	0.84	5.10	48	0	6.70	10	1.47	4.72	59	1.01	6.15	49
US agency securities (excluding mortgage-backed securities) .....	6.05	3.73	73	5.12	4.35	70	6.04	4.12	73	8.09	4.01	76	5.20	3.49	72
Municipal securities .....	28.68	7.89	91	22.40	9.71	79	25.22	8.22	85	26.43	9.83	82	25.61	7.75	88
Mortgage-backed securities .....	64.05	65.55	43	69.96	66.67	51	67.41	66.54	51	61.72	66.64	42	65.54	67.43	43
Asset-backed securities .....	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	1.16	3.16	46	1.61	3.05	51	1.26	3.08	46	2.18	3.01	57	2.53	2.94	64
Mutual funds and equity securities .....	0.07	0.30	40	0.08	0.36	45	0.07	0.29	44	0.11	0.35	43	0.11	0.40	45
Debt securities 1 year or less .....	11.08	8.63	69	5.36	9.29	42	10.83	7.78	71	8.15	10.55	51	11.92	11.86	61
Debt securities 1 to 5 years .....	6.91	18.50	24	7.80	16.09	38	6.90	18.25	25	11.23	17.03	46	7.97	17.94	37
Debt securities over 5 years .....	81.95	70.45	67	86.76	72.48	71	82.20	71.11	66	80.51	69.86	60	80.01	66.02	61
Pledged securities .....	50.97	29.79	82	49.77	33.48	74	51.70	32.26	78	65.43	35.67	84	62.37	30.57	88
Structured notes, fair value .....	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0.32	0.03	90
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	118.17	-1.29	94	19.48	156.41	19	65.01	27.98	74	117.81	183.32	50	112.50	26.69	85
Investment securities .....	13.35	28.40	32	16.62	31.91	41	48.26	31.36	73	-16.51	23.62	5	3.49	11.75	41
Core deposits .....	4.68	14.47	17	22.80	29.18	32	9.87	16.94	27	15.09	26.88	16	23.93	11.23	84
Noncore funding .....	-39.22	-10.65	14	-59.88	-25.09	6	-42.80	-14.79	18	-46.31	-12.18	9	32.39	6.59	85

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			3,797,787	3,045,514	3,123,818
Commit: Secured commercial real estate loans .....	976,090	671,906	806,199	727,461	897,065
Commit: Unsecured real estate loans .....	5,579	5,153	5,467	4,079	13,997
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	31,171	51,110	30,895	50,914	60,245
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	54,459	350,520	73,777	351,877	93,013
Written options contracts (interest rate) .....	29,003	97,728	32,288	115,027	36,943
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	1,663,806	1,589,414	1,658,894	1,440,431	883,164
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						22.44	22.78	57	18.54	22.01	46	19.87	23.52	47	
Standby letters of credit .....	0.18	0.64	19	0.30	0.67	30	0.18	0.65	19	0.31	0.71	31	0.38	0.84	34
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	10.21	45.51	37	11.95	42.67	38	10.43	46.30	38	11.61	48.62	32	6.45	68.47	20
Interest rate contracts .....	10.21	33.09	40	11.95	30.32	40	10.43	32.46	41	11.61	34.36	34	6.45	47.31	21
Interest rate futures and forward contracts .....	0.32	4.02	59	2.05	4.59	70	0.44	3.25	56	2.14	6.21	68	0.59	10.67	53
Written options contracts (interest rate) .....	0.17	1.59	37	0.57	2	48	0.19	1.41	35	0.70	2.18	46	0.24	2.47	37
Purchased options contracts (interest rate) .....	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps .....	9.73	19.54	44	9.32	20.33	40	9.80	20.49	46	8.77	20.83	37	5.62	28.86	23
Foreign exchange contracts .....	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							36.56	44.98	51	27.99	42.82	37	39.08	45.53	58

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	1,747,268	2,037,662	1,764,959	1,907,335	1,013,120
Interest rate contracts .....	1,747,268	2,037,662	1,764,959	1,907,335	1,013,120
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	54,459	350,520	73,777	351,877	93,013
Written options .....	29,003	97,728	32,288	115,027	36,943
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	29,003	97,728	32,288	115,027	36,943
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	1,663,806	1,589,414	1,658,894	1,440,431	883,164
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	1,747,268	2,037,662	1,764,959	1,907,335	1,013,120
Interest rate contracts .....	1,747,268	2,037,662	1,764,959	1,907,335	1,013,120
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,692,809	1,687,142	1,732,671	1,555,458	920,106
One year or less .....	29,003	102,928	73,777	120,227	54,310
Over 1 year to 5 years .....	387,529	253,226	346,671	215,213	110,763
Over 5 years .....	1,276,277	1,330,988	1,312,223	1,220,018	755,033
Gross negative fair value (absolute value) .....	31,289	35,117	28,768	57,342	17,552
Gross positive fair value .....	31,647	33,077	27,648	48,613	14,588
Held for trading .....	0	0	0	0	0
Non-traded .....	31,647	33,077	27,648	48,613	14,588
Current credit exposure on risk-based capital derivative contracts .....	30,766	28,559	24,852	46,393	14,549
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	3.12	10.22	46	17.20	12.82	68	4.18	11.16	46	18.45	14.05	66	9.18	13.49	58
Written options .....	1.66	6.03	38	4.80	8.11	52	1.83	6.28	39	6.03	8.18	55	3.65	5.91	50
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	1.66	5.74	40	4.80	7.80	53	1.83	5.96	41	6.03	7.73	57	3.65	5.10	53
Purchased options .....	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	95.22	74.58	70	78	69.64	48	93.99	74.26	71	75.52	68.76	47	87.17	69.75	61
Held for trading .....	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	96.88	92.63	42	82.80	90.92	25	98.17	92.53	52	81.55	91.48	21	90.82	93.86	27
One year or less .....	1.66	27.97	14	5.05	26.80	26	4.18	27.56	21	6.30	32.05	25	5.36	32.17	21
Over 1 year to 5 years .....	22.18	26.35	43	12.43	28.69	26	19.64	27.01	38	11.28	27.06	26	10.93	30.45	25
Over 5 years .....	73.04	29.53	89	65.32	30.03	84	74.35	29.89	90	63.96	29.56	82	74.53	28.09	90
Gross negative fair value (absolute value) .....	1.79	1.21	77	1.72	1.21	70	1.63	0.98	77	3.01	1.55	77	1.73	0.83	84
Gross positive fair value .....	1.81	1.52	66	1.62	1.70	44	1.57	1.34	65	2.55	2.23	60	1.44	1.19	66
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.06	49	0.02	0.05	48	0.02	0.04	53	0.04	0.07	56	0.01	0.06	47
Gross positive fair value (X) .....	0.02	0.06	48	0.02	0.07	30	0.02	0.05	38	0.03	0.09	32	0.01	0.07	29
Held for trading (X) .....	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.02	0.01	74	0.02	0.01	70	0.02	0.01	75	0.03	0.02	78	0.01	0.01	71
Current credit exposure (X) .....	0.02	0.04	59	0.02	0.05	35	0.02	0.04	43	0.03	0.06	38	0.01	0.05	35
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.26	0.47	61	0.26	0.61	38	0.22	0.46	46	0.42	0.85	42	0.13	0.73	34

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	121,622	185,827	185,827	52,429	48,948
Gross losses .....	1,795	2,460	10,136	12,535	12,657
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,768	1,812	8,408	5,486	5,073
Net losses .....	27	648	1,728	7,049	7,584
Provision for loan and lease losses .....	-3,730	-25,139	-62,477	101,960	11,065
Adjustments .....	0	0	0	38,487	0
Ending balance .....	117,865	160,040	121,622	185,827	52,429
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.09	0.04	15	-0.61	-0.11	5	-0.37	-0.09	5	0.62	0.51	68	0.09	0.15	38
Provision for loan and lease losses / Average loans and leases .....	-0.15	0.06	17	-0.92	-0.20	10	-0.60	-0.16	7	0.94	0.82	63	0.14	0.24	38
Provision for loan and lease losses / Net loan and lease losses .....	-13,814.81	49.50	1	-3,879.48	-168.35	2	-3,615.57	-105.48	3	1,446.45	487.86	90	145.90	130.58	69
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.21	1.20	57	1.49	1.49	55	1.25	1.23	58	1.72	1.58	68	0.51	0.83	22
Allowance for loan and lease losses / Total loans and leases .....	1.21	1.17	57	1.47	1.47	56	1.25	1.20	58	1.70	1.55	68	0.51	0.81	23
Allowance for loan and lease losses / Net loans and leases losses (X) .....	1,091.34	38.27	98	61.74	18.09	90	70.38	21.39	89	26.36	11.58	84	6.91	8.03	63
Allowance for loan and lease losses / Nonaccrual assets .....	353.20	355.27	62	462.88	291.29	84	340.28	364.13	63	503.87	299.17	83	116.73	218.72	31
ALLL / 90+ days past due + nonaccrual loans and leases .....	296.48	284.19	61	336.98	246.27	73	277.13	287.08	62	404.87	244.34	80	92.69	151.73	33
Gross loan and lease losses / Average loans and leases .....	0.07	0.17	42	0.09	0.24	29	0.10	0.19	33	0.12	0.34	20	0.16	0.28	35
Recoveries / Average loans and leases .....	0.07	0.07	61	0.07	0.08	51	0.08	0.08	58	0.05	0.07	42	0.06	0.08	49
Net losses / Average loans and leases .....	0	0.09	23	0.02	0.16	25	0.02	0.11	22	0.06	0.27	22	0.09	0.21	40
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	17.44	10.98	80	14.46	7.39	87	67.08	34.67	86	43.34	33.98	72	48.01	36.22	82
Earnings coverage of net loan and lease losses (X) .....	1,861.22	38.54	97	102.13	25.70	87	138.53	39.72	85	35.05	22.91	79	26.94	24.40	68
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.01	-0.01	44	-0.01	0.03	27	0	0.02	49	0.03	0.04	53	0.06	0.01	87
Real estate loans secured by 1-4 family .....	-0.02	-0.02	44	0.04	-0.01	87	-0.02	-0.02	37	0.04	0.01	81	0.06	0.01	88
Revolving .....	0.03	-0.08	91	-0.01	-0.03	42	-0.03	-0.07	46	0.01	0.01	64	-0.03	0.02	21
Closed-end .....	-0.03	-0.02	28	0.06	-0.01	92	-0.02	-0.01	34	0.05	0	87	0.08	0	94
Commercial real estate loans .....	0	0	33	-0.04	0.05	6	0.02	0.04	58	0.02	0.07	37	0.06	0.01	82
Construction and land development .....	-0.01	-0.02	35	0.01	0	78	0.02	0	85	0	0	68	-0.02	-0.01	27
1-4 family .....	0	0	58	0	0	58	0.02	0	95	-0.01	0	9	0	0	88
Other .....	-0.01	-0.01	29	0.01	0	82	0	0	33	0.01	0	76	-0.03	-0.01	22
Multifamily .....	0	0	57	0	0	54	0.01	0.01	84	0	0	58	-0.01	0	7
Nonfarm nonresidential .....	0	0.01	36	-0.05	0.07	5	0.02	0.05	51	0.02	0.11	36	0.08	0.02	86
Owner-occupied .....	0.01	0	91	-0.01	0.01	11	0	0.01	65	0.01	0.02	63	0.05	0.01	90
Other .....	-0.01	0	12	-0.04	0.06	4	0.01	0.04	59	0.01	0.08	40	0.03	0.01	82
Real estate loans secured by farmland .....	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans .....	0.01	0.11	45	0.07	0.20	45	0.04	0.17	27	0.11	0.47	23	0.07	0.37	17
Loans to individuals .....	0.26	0.70	27	0.80	1.06	52	0.41	0.71	41	0.96	1.13	56	0.52	1.17	27
Credit card loans .....				1.88			2.41			1.84					3.11
Agricultural loans .....	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0.04	0.08	68
Loans to foreign governments and institutions .....				0			0			0					0
Other loans and leases .....	0	0.16	12	-0.02	0.09	15	-0.01	0.10	14	-0.01	0.15	9	0.04	0.15	48

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		28,608		20,824		27,282		31,811		36,611					
90+ days past due loans and leases .....		6,384		12,917		8,145		9,018		11,650					
Nonaccrual loans and leases .....		33,371		34,575		35,742		36,880		44,913					
Total past due and nonaccrual loans and leases .....		68,363		68,316		71,169		77,709		93,174					
Restructured 30–89 days past due .....		286		220		130		215		281					
Restructured 90+ days past due .....		242		96		341		172		37					
Restructured nonaccrual .....		1,348		1,768		1,547		1,828		1,422					
Total restructured loans and leases .....		1,876		2,084		2,018		2,215		1,740					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		3,203		3,248		3,275		3,540		5,113					
Other real estate owned .....		87		375		0		504		4,062					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.29	0.32	57	0.19	0.33	35	0.28	0.32	54	0.29	0.39	44	0.35	0.43	51
90+ days past due loans and leases .....	0.07	0.10	66	0.12	0.11	76	0.08	0.10	70	0.08	0.12	63	0.11	0.15	64
Nonaccrual loans and leases .....	0.34	0.44	42	0.32	0.65	20	0.37	0.46	40	0.34	0.66	22	0.44	0.51	43
90+ days past due and nonaccrual loans and leases .....	0.41	0.59	38	0.44	0.82	26	0.45	0.62	39	0.42	0.85	21	0.55	0.71	44
30–89 days past due restructured .....	0	0.01	54	0	0.01	55	0	0.01	51	0	0.01	46	0	0.01	42
90+ days past due restructured .....	0	0	79	0	0	70	0	0	77	0	0.01	68	0	0.01	65
Nonaccrual restructured .....	0.01	0.10	20	0.02	0.13	15	0.02	0.10	19	0.02	0.13	17	0.01	0.14	16
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.29	0.32	56	0.19	0.33	35	0.28	0.32	54	0.29	0.40	44	0.35	0.43	51
90+ days past due assets .....	0.07	0.10	66	0.12	0.11	76	0.08	0.10	70	0.08	0.12	63	0.11	0.15	63
Nonaccrual assets .....	0.34	0.45	42	0.32	0.66	20	0.37	0.47	40	0.34	0.67	22	0.44	0.53	43
30+ days past due and nonaccrual assets .....	0.70	0.94	45	0.63	1.18	26	0.73	0.97	43	0.71	1.29	27	0.90	1.19	44
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.23	0.35	37	0.28	0.50	29	0.26	0.36	38	0.28	0.52	27	0.36	0.44	46
90+ days past due and nonaccrual assets + other real estate owned .....	0.23	0.36	34	0.28	0.53	24	0.26	0.37	35	0.28	0.55	25	0.39	0.48	45
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.22	0.41	27	0.23	0.58	11	0.23	0.41	29	0.25	0.60	17	0.35	0.53	28
Allowance for loan and lease losses .....	31.55	62.77	22	24.07	69.27	8	32.47	62.64	24	22.23	66.66	8	103.77	115.41	51
Equity capital + allowance for loan and lease losses .....	1.40	3.67	14	1.31	5.03	8	1.40	3.60	16	1.40	4.97	10	2.06	4.28	23
Tier 1 capital + allowance for loan and lease losses .....	2.24	4.23	25	2.11	5.96	11	2.31	4.30	28	2.29	6.05	13	3.64	5.65	30
Loans and leases + other real estate owned .....	0.38	0.69	28	0.35	0.97	11	0.40	0.71	28	0.38	0.97	12	0.53	0.85	26

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.24	0.26	52	0.20	0.31	34	0.28	0.26	60	0.29	0.39	45	0.35	0.38	56
	90+ days past due .....		0.07	0.13	71	0.09	0.13	72	0.09	0.12	75	0.08	0.16	66	0.11	0.16	68
	Nonaccrual.....		0.36	0.51	47	0.40	0.76	27	0.39	0.52	44	0.41	0.76	30	0.37	0.46	47
Commercial and industrial	30–89 days past due .....		0.68	0.26	90	0.16	0.22	48	0.28	0.24	67	0.24	0.23	64	0.31	0.31	61
	90+ days past due .....		0.03	0.03	67	0.27	0.02	95	0.05	0.04	74	0.10	0.03	85	0.14	0.05	83
	Nonaccrual.....		0.39	0.53	49	0.05	0.69	6	0.41	0.57	46	0.13	0.75	12	1.04	0.83	66
Individuals	30–89 days past due .....		0.80	0.67	67	0.58	0.53	58	0.89	0.63	72	0.94	0.83	62	1.06	0.83	63
	90+ days past due .....		0.20	0.08	80	0.04	0.11	54	0.23	0.09	80	0.13	0.14	65	0.16	0.17	68
	Nonaccrual.....		0.07	0.16	46	0.06	0.22	39	0.08	0.17	49	0.06	0.28	34	0.07	0.17	44
Depository institution loans	30–89 days past due .....			0			0.01			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....		0	0	42	0	0	44	0	0	42	0	0	44	0.81	0	98
	Nonaccrual.....		0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due .....			0			0.03			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.02	0.13	45	0	0.13	16	0	0.12	16	0	0.18	15	0.04	0.20	41
	90+ days past due .....		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.34	0.44	49	0.34	0.47	45	0.34	0.46	46	0.41	0.65	36	0.48	0.67	44
	90+ days past due .....	0.11	0.25	68	0.15	0.28	74	0.17	0.24	72	0.15	0.33	69	0.17	0.31	72
	Nonaccrual .....	0.87	0.68	72	0.90	0.88	61	0.92	0.71	73	0.86	0.89	60	0.82	0.73	64
Revolving	30–89 days past due .....	0.14	0.27	36	0.09	0.31	26	0.26	0.28	51	0.18	0.48	25	0.23	0.45	28
	90+ days past due .....	0.04	0.03	78	0.03	0.03	73	0.06	0.02	83	0.01	0.03	72	0.01	0.05	57
	Nonaccrual .....	0.08	1.02	20	0.06	1.31	14	0.04	1.18	14	0.05	1.13	13	0.16	1	19
Closed-end	30–89 days past due .....	0.40	0.46	51	0.42	0.48	52	0.36	0.49	48	0.48	0.65	47	0.55	0.70	51
	90+ days past due .....	0.13	0.28	72	0.19	0.31	77	0.20	0.26	75	0.19	0.38	73	0.21	0.35	72
Junior lien	Nonaccrual .....	1.13	0.66	81	1.14	0.85	74	1.21	0.67	85	1.09	0.87	71	0.99	0.70	76
	30–89 days past due .....	0.01	0.01	74	0.02	0.01	71	0.03	0.01	82	0.01	0.02	48	0.03	0.02	71
	90+ days past due .....	0.01	0	89	0	0	74	0	0	74	0.01	0	86	0.03	0	95
	Nonaccrual .....	0.09	0.03	87	0.09	0.05	79	0.09	0.03	84	0.10	0.04	84	0.09	0.04	79
Commercial real estate	30–89 days past due .....	0.19	0.16	66	0.12	0.22	45	0.25	0.15	75	0.23	0.26	62	0.27	0.18	75
	90+ days past due .....	0.05	0.01	89	0.06	0.02	83	0.05	0.01	91	0.04	0.02	84	0.08	0.03	78
	Nonaccrual .....	0.13	0.37	27	0.16	0.62	14	0.13	0.38	25	0.17	0.62	17	0.11	0.23	31
Construction and development	30–89 days past due .....	0	0.19	17	0.29	0.22	75	0	0.17	17	0.50	0.28	77	0.16	0.28	55
	90+ days past due .....	0	0	38	0.21	0.01	95	0.04	0.01	88	0.04	0.01	89	0	0.02	33
	Nonaccrual .....	0.02	0.17	38	0.02	0.50	31	0.02	0.20	39	0.02	0.41	28	0.04	0.20	37
1–4 family	30–89 days past due .....	0	0.03	29	0.04	0.03	72	0	0.02	30	0.47	0.03	96	0.02	0.06	54
	90+ days past due .....	0	0	47	0.13	0	98	0.04	0	95	0.04	0	94	0	0	41
Other	Nonaccrual .....	0	0.02	69	0	0.02	29	0.01	0.01	68	0	0.03	27	0.02	0.02	72
	30–89 days past due .....	0	0.14	20	0.25	0.16	79	0	0.13	21	0.03	0.22	40	0.14	0.20	66
	90+ days past due .....	0	0	39	0.09	0	93	0.01	0	87	0	0	40	0	0.01	35
	Nonaccrual .....	0.01	0.14	41	0.02	0.43	34	0.01	0.16	44	0.02	0.35	33	0.01	0.17	38
Multifamily	30–89 days past due .....	1.19	0.06	98	0.01	0.08	57	0.50	0.07	93	0.35	0.09	85	0	0.08	19
	90+ days past due .....	0.06	0	95	0	0	45	0.13	0	98	0	0	45	0.03	0	91
	Nonaccrual .....	0	0.12	25	0.01	0.13	42	0	0.17	21	0.01	0.11	44	0.10	0.05	80
Nonfarm non-residential	30–89 days past due .....	0.10	0.13	58	0.11	0.20	44	0.27	0.13	81	0.17	0.23	56	0.32	0.14	83
	90+ days past due .....	0.07	0.01	88	0.05	0.02	80	0.04	0.01	91	0.05	0.02	83	0.10	0.03	81
	Nonaccrual .....	0.17	0.45	30	0.20	0.78	13	0.18	0.45	29	0.21	0.80	18	0.12	0.28	27
Owner Occupied	30–89 days past due .....	0.03	0.04	48	0.09	0.06	74	0.03	0.04	58	0.01	0.07	22	0.09	0.07	66
	90+ days past due .....	0.01	0	84	0.01	0	79	0.01	0	88	0.01	0	75	0.08	0.01	91
	Nonaccrual .....	0.11	0.17	43	0.09	0.32	20	0.12	0.17	44	0.10	0.27	23	0.10	0.16	43
Other	30–89 days past due .....	0.07	0.08	65	0.02	0.12	34	0.24	0.08	86	0.16	0.14	68	0.23	0.07	90
	90+ days past due .....	0.06	0.01	91	0.04	0.01	84	0.03	0	94	0.04	0.01	88	0.02	0.01	78
	Nonaccrual .....	0.06	0.24	33	0.11	0.40	29	0.06	0.23	30	0.11	0.44	30	0.02	0.10	28
Farmland	30–89 days past due .....	0	0.17	31	0.22	0.13	78	0	0.10	31	0	0.11	30	0.20	0.23	61
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	45	0.06	0.01	89
	Nonaccrual .....	0.19	0.67	53	0	1.14	20	0.19	0.69	50	0.79	1.13	57	1.18	0.84	68
Credit card	30–89 days past due .....		0.87			0.75			0.81			0.95			1.19	
	90+ days past due .....		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual .....		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,515,829	1,751,448	1,576,037	1,749,206	1,768,026										
Retained earnings .....	1,028,640	929,568	1,018,199	888,624	824,694										
Accumulated other comprehensive income (AOCI) .....	-111,312	9,803	-5,120	31,359	1,201										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,433,157	2,690,819	2,589,116	2,669,189	2,593,921										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,149,830	1,161,700	1,152,554	1,164,901	1,150,982										
Accumulated other comprehensive income-related adjustments .....	-111,312	9,802	-5,120	31,359	1,201										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,394,639	1,519,317	1,441,682	1,472,929	1,441,738										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,394,639	1,519,317	1,441,682	1,472,929	1,441,738										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	144,484	144,484	144,484	144,484	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	144,484	144,484	144,484	144,484	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	144,484	144,484	144,484	144,484	0										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	150,000	55,000	0	55,000	60,000										
Non-qualifying capital instruments .....	130,000	130,000	130,000	130,000	136,500										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	76,039	107,536	79,496	129,001	53,526										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	356,039	292,536	209,496	314,001	250,026										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	356,039	292,536	209,496	314,001	250,026										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,895,162	1,956,337	1,795,662	1,931,414	1,691,764										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	17,060,635	16,637,367	16,979,373	16,544,759	13,891,163										
Less: Deductions from common equity tier 1 capital .....	1,149,830	1,161,700	1,152,554	1,164,901	1,150,982										
Less: Other deductions .....	-344	-15,031	-398	-15,502	-17,468										
Total assets for leverage ratio .....	15,911,149	15,490,698	15,827,217	15,395,360	12,757,649										
Total risk-weighted assets .....	11,611,653	11,127,643	11,286,610	10,989,527	11,188,570										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	12.01	12.18	52	13.65	12.54	70	12.77	12.37	62	13.40	12.35	72	12.89	12.11	73
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	13.26	12.88	65	14.95	13.31	78	14.05	13.11	70	14.72	13.08	79	12.89	12.78	61
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	16.32	14.72	79	17.58	15.37	83	15.91	14.91	72	17.58	15.23	84	15.12	14.36	70
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	9.67	9.06	72	10.74	9.15	86	10.02	8.98	74	10.51	9.13	85	11.30	9.76	83
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		1,027			1,091			4,099			3,894			3,484		-5.87	12.00
Other insurance activities income .....		1,027			1,091			4,099			3,894			3,484		-5.87	12.00
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		348,179			307,747			350,359			306,038			299,516		13.14	83.94

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.74	0.38	79	0.72	0.38	79	0.69	0.36	78	0.64	0.41	75	0.67	0.47	76			
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	21.01	12.22	85	16.87	11	76	20.52	12	83	16.97	11.03	75	20.05	11.51	82			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	6,922	7,000	6,990	7,000	7,000
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	6,922	7,000	6,990	7,000	7,000
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
<b>Analysis Ratios</b>					
Yield: Foreign loans .....	0.70	0.69	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.14	0.13	0.14	0.42	1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans .....	0.72	0.37	0.20	5.18	27.03
Commercial and industrial loans .....	1.62	1.94	0.79	0.64	0.29
Foreign governments and institutions .....	0	0	0	0	0
<b>Growth Rates</b>					
Net loans and leases.....	10.28	-6.17	6.83	-2.40	22.48
Total selected assets.....	-1.11	17.19	44	0	49
Deposits .....	-5.48	2.95	0.73	3.46	10.36

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	38,000	28,000	250,500	64,485	103,414	35.71	110.64
Dividends .....	38,000	28,000	250,500	64,000	102,000	35.71	111.11
Interest .....	0	0	0	485	1,414		-100.00
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	1,800	1,200	2,471		
Dividends .....	0	0	1,800	1,200	2,471		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	38,000	28,000	252,300	65,685	105,885	35.71	110.64
Securities gains (losses) .....	0	0	0	-6	-1		
Other operating income .....	0	0	0	0	15		-100.00
Total operating income .....	38,000	28,000	252,300	65,679	105,899	35.71	110.43
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	108	465	1,545	1,914	102	-76.77	
Other expenses .....	2,548	2,574	9,827	10,465	16,366	-1.01	10.73
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	2,656	3,039	11,372	12,379	16,468	-12.60	15.43
Income (loss) before taxes .....	35,344	24,961	240,928	53,284	89,452	41.60	124.31
Applicable income taxes (credit) .....	-693	-754	-4,163	-2,471	-3,207		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	36,037	25,715	245,091	55,755	92,659	40.14	117.18
Equity in undistributed income of subsidiaries .....	8,087	47,400	-2,831	66,289	66,214	-82.94	-12.98
Bank subsidiaries .....	7,333	46,972	-3,224	65,732	66,959	-84.39	-16.37
Nonbank subsidiaries .....	754	428	393	557	-745	76.17	43.62
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	44,124	73,115	242,260	122,044	158,873	-39.65	70.46
<b>Memoranda</b>							
Bank net income .....	45,333	74,972	247,276	129,732	168,959	-39.53	69.36
Nonbank net income .....	754	428	2,193	1,757	1,726	76.17	43.62
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,537,360	88.94	2,701,337	90.76	2,636,220	92.52	2,675,924	2,572,916	-6.07	79.26
Common and preferred stock .....		2,537,360	88.94	2,701,337	90.76	2,636,220	92.52	2,675,924	2,572,916	-6.07	79.26
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		10,874	0.38	10,159	0.34	10,121	0.36	9,730	9,169	7.04	24.35
Common and preferred stock .....		10,874	0.38	10,159	0.34	10,121	0.36	9,730	9,169	7.04	24.35
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	225	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		264,384	9.27	225,338	7.57	163,356	5.73	223,224	170,854	17.33	395.61
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		40,308	1.41	39,595	1.33	39,678	1.39	38,194	38,393	1.80	38.77
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,852,926	100.00	2,976,429	100.00	2,849,375	100.00	2,947,072	2,791,557	-4.15	89.04
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		147,715	5.18	35,072	1.18	0	0	35,100	36,438	321.18	
Other liabilities .....		24,867	0.87	23,477	0.79	23,349	0.82	23,045	22,976	5.92	110.52
Balance due to subsidiaries and related institutions .....		133,028	4.66	132,358	4.45	132,860	4.66	132,190	138,222	0.51	-3.75
Total liabilities .....		305,610	10.71	190,907	6.41	156,209	5.48	190,335	197,636	60.08	103.72
Equity Capital .....		2,547,316	89.29	2,785,522	93.59	2,693,166	94.52	2,756,737	2,593,921	-8.55	87.42
Perpetual preferred stock (income surplus) .....		144,484	5.06	144,484	4.85	144,484	5.07	144,484	0	0.00	
Common stock .....		141,834	4.97	141,834	4.77	141,834	4.98	141,834	141,827	0.00	54.89
Common surplus .....		1,636,705	57.37	1,636,103	54.97	1,635,642	57.40	1,634,815	1,636,966	0.04	140.17
Retained earnings .....		998,315	34.99	879,786	29.56	977,765	34.32	831,688	824,694	13.47	63.25
Accumulated other comprehensive income .....		-111,312	-3.90	9,803	0.33	-5,120	-0.18	31,359	1,201		
Other equity capital components .....		-262,710	-9.21	-26,488	-0.89	-201,439	-7.07	-27,443	-10,767		
Total liabilities and equity capital .....		2,852,926	100.00	2,976,429	100.00	2,849,375	100.00	2,947,072	2,791,557	-4.15	89.04
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		133,028	4.66	132,358	4.45	132,860	4.66	132,190	138,222	0.51	-3.75
Notes payable to subsidiaries that issued TPS .....		130,000	4.56	130,000	4.37	130,000	4.56	130,000	136,500	0.00	-5.80
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	6.65	9.94	17	10.56	12.54	38	8.76	11.94	21	4.60	7.29	22	7.49	9.68	19
Bank net income / Average equity investment in banks .....	7.01	10.44	17	11.15	12.55	43	9.18	11.80	28	4.99	7.45	23	7.85	10.51	19
Nonbank net income / Average equity investment in nonbanks .....	28.73	11.36	83	17.22	12.53	67	22.41	13.12	75	18.28	9.75	79	16.85	7.89	78
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.34			11.69			10.11						8.55	
Bank net income / Parent net income .....	102.74	97.54	53	102.54	95.97	59	102.07	96.79	56	106.30	88.16	66	106.35	82.22	72
Nonbank net income / Parent net income .....	1.71	3.43	67	0.59	2.83	48	0.91	3.40	52	1.44	3.59	57	1.09	5.93	57
Subsidiary holding companies' net income / Parent net income .....		80.23			65.70			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	12	16.87	46	6.85	17.74	26	5.80	16.81	26	6.90	20.06	24	7.62	20.43	32
Total debt / Equity capital .....	5.80	11.65	42	1.26	11.90	26	0	11.71	11	1.27	14.41	24	1.40	14.31	29
Total debt + notes payable to subs that issued TPS / Equity capital .....	10.90	13.71	47	5.93	14.30	26	4.83	13.63	26	5.99	16.67	24	6.67	16.36	32
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.80	11.72	42	1.26	12.02	26	0	11.77	11	1.27	14.68	24	1.40	14.56	29
Total debt / Equity capital – excess over fair value .....	5.80	11.75	42	1.26	12	26	0	11.81	11	1.27	14.52	24	1.40	14.51	29
Long-term debt / Equity capital .....	5.80	11.08	42	1.26	11.33	26	0	10.95	12	1.27	13.56	24	1.40	13.04	30
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	45.01	40.81	50	9.33	35.48	28	0	39.86	10	8.03	34.67	25	5.86	28.44	30
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	100.04	103.47	40	97.34	102.85	20	98.26	103.22	21	97.42	102.81	19	99.54	103.22	27
Total investment in subs / Equity capital .....	100.04	108.45	31	97.34	108.21	14	98.26	108.40	14	97.42	110.16	11	99.54	111.07	15
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.01	0.38	40	-0.25	0.22	18	-0.19	0.29	19	-0.58	0.47	13	-0.07	0.36	23
Equity investment in subs – equity cap / Net income-div (X) .....	0.01	1.31	5		0.74			1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	150.41	129.62	64	103.94	111.20	50	239.32	152.85	83	67.58	136.59	14	123.66	177.68	33
Cash from ops + noncash items + op expense / Op expense + dividend .....	154.46	125.04	63	100.97	98.58	45	237.70	154.48	82	68.67	147.24	9	128.99	190.27	29
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	49.24	98.29	95	107.83	85.35	62	58.13	98.54	17	148.95	134.08	67	142.04	116.34	71
Pretax operating income + interest expense / Interest expense .....	32,825.93	2,251.18	95	5,467.96	1,142.88	92	15,694.05	1,835.33	94	2,883.91	2,016.32	80	87,798.04	1,968.54	97
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	3,118.27	1,728.15	81	1,759.64	1,357.31	72	4,346.92	1,770.77	87	865.13	1,539.23	50	1,267.78	1,632.83	51
Dividends + interest from subsidiaries / Interest expense + dividends .....	163.96	145.40	63	111.59	117.86	52	259.20	174.12	75	72.68	150.43	16	147.34	210.80	33
Fees + other income from subsidiaries / Salary + other expenses .....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....	17.43	20.52	42	28.89	33.13	62	23.93	47.61	51	46.16	35.64	80		57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	9.12	3.42	83	6.34	3.97	69	5.64	3.44	67	6.35	3.85	72	6.06	2.64	77
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.24			0.05			0.17			0.10			0.04	
Nonaccrual .....		0.75			1.22			0.92			1.03			0.54	
Total .....		1			1.27			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.08	1.70	49	0.08	1.80	52	0.07	1.76	51	0.07	2.66	48	0.07	5.62	43
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	64.01	64.91	55	95.77	74.87	68	39.08	66.37	30	158.66	81.10	89	77.45	57.84	73
Dividends declared / Net income .....	52.28	33.46	86	33.68	23.13	67	39.54	28.27	72	72.48	42.29	89	45.17	33.08	73
Net income – dividends / Average equity.....	3.17	6.76	12	7	9.52	32	5.30	8.62	19	1.27	4.14	18	4.11	6.46	20
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	164.72	124.34	63	113.70	101.14	57	261.50	155.92	78	72.35	132.17	25	142.14	178.13	41
Dividends from nonbank subsidiaries .....	0	1.65	31	0	3.28	30	1.88	4.90	65	1.36	3.41	68	3.44	7.53	66
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	164.72	153.16	56	113.70	128.99	49	263.38	203.53	71	73.71	174.85	16	145.58	260.40	29
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	83.82	43.39	76	37.35	30.63	58	101.30	45.96	95	49.33	60.28	43	60.37	66.55	39
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0.37	0.36	73	0.84	0.54	75
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	83.82	49.34	73	37.35	33.49	56	101.30	51.33	92	49.71	62.88	41	61.21	69.36	37
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	31.46	24	0	47.24	21	82.08	62.63	59	68.30	56.39	58	143.16	82.95	82
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	0	39.06	17	0	69.48	11	82.08	87.22	56	68.30	79.84	47	143.16	150.41	67
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies .....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies .....		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies .....		126.86			34.47			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	60.28	93	100	58.57	94	99.29	74.16	74	97.44	69.76	64	96.32	67.32	62
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0.74	0.63	76	1.34	0.80	77
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100	73.91	86	100	71.70	91	99.29	83.13	63	98.18	82.20	54	97.65	78.80	50
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	0.71	3.07	63	1.83	1.95	72	2.33	2.65	71
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	6.88	25	0	10.59	21	0.71	4.67	55	1.83	4.70	62	2.33	7.29	61
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies .....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies .....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt .....	90.06	28.43	85	377.39	29.59	98		26.38		376.61	27.08	97	379.33	28.33	96